

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Larry Donnell Rascoe
Michelle Charlene Rascoe
Debtors

Case No. 19-04360-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 30, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 94

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Larry Donnell Rascoe, 423 Sioux Drive, Mechanicsburg, PA 17050-2594
jdb	+ Michelle Charlene Rascoe, 423 Sioux Drive, Mechanicsburg, PA 17050-2594
cr	+ The Bank of New York Mellon FKA The Bank of New Yo, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
5256466	+ AMCA, 2269 S SAW MILL RIVER ROAD, BUILDING 3, ELMSFORD, NY 10523-3848
5256468	+ AMERICAN SECURITY INSURANCE CO, PO BOX 50355, ATLANTA, GA 30302-0355
5256474	+ CALDWELL & KEARNS, 3631 NORTH FRONT STREET, HARRISBURG, PA 17110-1500
5256475	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court., CAPITAL REGION WATER, 100 PINE DRIVE, HARRISBURG, PA 17103
5256477	+ CHAD C FEUCHT, 730 INDIANA AVENUE, LEMOYNE, PA 17043-1567
5256480	+ CITY OF HARRISBURG, DEPARTMENT OF ADMINISTRATION, CITY GOVERNMENT CENTER, 10 N 2ND STREET, HARRISBURG, PA 17101-1677
5256482	+ COML ACCEPT, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
5256484	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946
5256485	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280947, HARRISBURG, PA 17128-0947
5256486	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
5256487	+ COMMUNITY GENERAL, OSTEOPATHIC HOSPITAL, 4300 LONDONDERRY RD, HARRISBURG, PA 17109-5397
5256494	+ FM OPPEL, 145 S ENOLA DRIVE, ENOLA, PA 17025-2712
5256497	+ HAMILTON LAW GROUP, TROXELL PROFESSIONAL PLZ, PO BOX 90301, ALLENTOWN, PA 18109-0301
5256498	+ HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
5256499	+ HUMANA INSURANCE COMPANY, PO BOX 769649, ROSWELL, GA 30076-8225
5256502	+ IRHYTHM TECHNOLOGIES INC, DEPT CH 19717, PALATINE, IL 60055-0001
5256504	+ JOHNSON ELEVATOR INSPECTION SERVICE, ANDREW JOHNSON, 2293 N COLEBROOK ROAD, MANHEIM, PA 17545-9429
5256505	+ KANTOR & TKATCH ASSOC, 205 S FRONT ST, HARRISBURG, PA 17104-1619
5256507	+ KRAFT & KRAFT PC, 3200 PENROSE FERRY ROAD, PHILADELPHIA, PA 19145-5500
5256508	+ LAGUNA REYES MALONEY, LLP, 1119 N FRONT STREET, HARRISBURG, PA 17102-3318
5256509	+ LEHMAN PROPERTIES, 2740 PENNBROOK AVENUE, HARRISBURG, PA 17103-1833
5256510	+ MCCABE WEISBERG & CONWAY PC, ATTN: MARGARET GAIRO, 123 SOUTH BROAD ST, STE 2080, PHILADELPHIA PA 19109-1031
5256511	MERCANTILE ADJUSTMENT BUREAU, PO BOX 9054, BUFFALO, NY 14231-9054
5256514	+ MULTIFLOW INDUSTRIES LP, 1434 COUNTY LINE ROAD, HUNTINGDON VALLEY, PA 19006-1891
5256519	PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHEY, PA 17033
5256520	+ PENN WASTE INC, PO BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5256521	+ PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
5256523	+ PROFESSIONAL ACCOUNT MGMT, PO BOX 1153, MILWAUKEE, WI 53201-1153
5275252	+ Penn Waste Inc, PO Box 3066, York, PA 17402-0066
5256524	QUANTUM IMAGING & THERAPEUTIC ASSOCS, PO BOX 62165, BALTIMORE, MD 21264-2165
5256525	+ RICHARD P FOCHT, ESQ, SCHOFFSTALL & FOCHT, PC, 2987 CORPORATE COURT, STE 200, OREFIELD, PA 18069-3161
5256528	+ SIMPLEX GRINNELL, 4700 WESTPORT DRIVE #1800, MECHANICSBURG, PA 17055-6800
5256530	+ SPIRIT PHYSICIAN SERVICES, 205 GRANDVIEW AVE, SUITE 210, CAMP HILL, PA 17011-1708
5256532	+ STORAGE DEPOT NORTHEAST INC, 6325 ALLENTEW BLVD, HARRISBURG, PA 17112-3302

District/off: 0314-1

User: AutoDocke

Page 2 of 5

Date Rcvd: Jan 30, 2025

Form ID: 3180W

Total Noticed: 94

5256533 + SUEZ HOME SERVER, 7134 LEE HIGHWAY, CHATTANOOGA, TN 37421-1732
 5256534 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301
 5319328 + Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301
 5256535 + TORRES CREDIT SERVICES, 27 FAIRVIEW ST, PO BOX 189, CARLISLE, PA 17013-0189
 5256536 ++ UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009 address filed with court:, UGI CORP, 225 MORGANTOWN RD, READING, PA 19611
 5256537 + UNION DEPOSIT ANESTHESIA, PC, PO BOX 4912, LANCASTER, PA 17604-4912
 5256538 + UNITED WATER PENNSYLVANIA, 8189 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8036

TOTAL: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Jan 30 2025 18:36:00	The Bank of New York Mellon, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 18:36:00	The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Jan 30 2025 18:36:00	The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5256464	+ Email/Text: bankruptcy@rentacenter.com	Jan 30 2025 18:37:00	ACCEPTANCE NOW, 5501 HEADQUARTERS DRIVE, PLANO, TX 75024-5837
5256465	Email/Text: rperez@arcadiarecovery.com	Jan 30 2025 18:36:00	ACCOUNT RECOVERY BUREAU INC, 645 PENN STREET, STE 400, READING, PA 19601-3559
5256467	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 18:39:39	AMERICAN FIRST FINANCE, CORPORATE ADDRESS, 3515 N RIDGE RD #200, WICHITA, KS 67205-1206
5256469	^ MEBN	Jan 30 2025 18:33:36	ARCADIA, PO BOX 6768, READING, PA 19610-0768
5256470	+ EDI: ATTWIREBK.COM	Jan 30 2025 23:34:00	AT&T MOBILITY, 15901 E SKELLY DRIVE (PHILA), TULSA, OK 74116-2809
5274393	Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 18:39:48	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5256471	+ Email/Text: BGEBankruptcy@BGE.com	Jan 30 2025 18:36:00	BALTIMORE GAS & ELECTRIC, CORSPONDENCE, PO BOX 1475, BALTIMORE, MD 21203-1475
5256472	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jan 30 2025 18:37:00	BERKS CREDIT & COLLECTIONS INC, PO BOX 329, TEMPLE, PA 19560-0329
5256473	Email/Text: Bankruptcy@BAMcollections.com	Jan 30 2025 18:36:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5256476	^ MEBN	Jan 30 2025 18:33:31	CBCS, PO BOX 2589, COLUMBUS, OH 43216-2589
5256479	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 30 2025 18:36:00	CITIZENS BANK, ONE CITIZENS DR, RIVERSIDE, RI 02915
5256481	+ EDI: COMCASTCBLCENT	Jan 30 2025 23:34:00	COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
5256483	Email/Text: ra-li-ucts-bankhbg@state.pa.us	Jan 30 2025 18:37:00	COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
5256488	Email/Text: Collections_Bankruptcies@encoreexchange.com	Jan 30 2025 18:36:00	COMPUTER CREDIT, INC, CLAIM DEPT 009696, 470 W HANES MILL ROAD, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5256489	+ EDI: CCS.COM		

District/off: 0314-1
Date Rcvd: Jan 30, 2025

User: AutoDocke
Form ID: 3180W

Page 3 of 5
Total Noticed: 94

5256490	Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2025 23:34:00	CREDIT COLL, PO BOX 9134, NEEDHAM, MA 02494-9134
5256491	+ EDI: MAXMSAIDV	Jan 30 2025 18:39:31	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5271459	EDI: DIRECTV.COM	Jan 30 2025 23:34:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5256492	+ Email/Text: bankruptcydepartment@tsico.com	Jan 30 2025 18:36:00	EOS CCA, 700 LONGWATER DRIVE, NORWELL, MA 02061-1624
5256493	+ EDI: AMINFOFP.COM	Jan 30 2025 23:34:00	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
5256495	Email/Text: Banko@frontlineas.com	Jan 30 2025 18:37:00	FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVENUE NORTH, STE 250, ROSEVILLE, MN 55113-1783
5256496	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 30 2025 18:36:00	GREAT LAKES HIGHER EDUCATION, 2401 INTERNATIONAL DRIVE, MADISON, WI 53704-3192
5256500	+ EDI: LCIICSYSTEM	Jan 30 2025 23:34:00	IC SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378
5256501	EDI: IRS.COM	Jan 30 2025 23:34:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5256478	Email/Text: info@pamdl3trustee.com	Jan 30 2025 18:36:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5256512	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2025 18:36:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5256513	Email/Text: mmrgbk@miramedrg.com	Jan 30 2025 18:36:00	MIRAMEDREVGRP, BANKRUPTCY NOTICES, 360 E 22ND STREET, LOMBARD, IL 60148-4924
5277170	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2025 18:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5256515	+ Email/Text: Bankruptcies@nragroup.com	Jan 30 2025 18:37:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5256516	^ MEBN	Jan 30 2025 18:33:58	PA TURNPIKE COMMISSION, VIOLATION PROCESSING CENTER, 300 EAST PARK DRIVE, HARRISBURG, PA 17111-2729
5256517	^ MEBN	Jan 30 2025 18:33:42	PARKER McCAY, P.A., 9000 MIDATLANTIC DRIVE STE 300, PO BOX 5054, MOUNT LAUREL, NJ 08054-5054
5256522	^ MEBN	Jan 30 2025 18:33:54	PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
5272499	EDI: PENNDEPTREV	Jan 30 2025 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5272499	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2025 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5277976	+ EDI: JEFFERSONCAP.COM	Jan 30 2025 23:34:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5256526	^ MEBN	Jan 30 2025 18:33:35	RUSHMORE SERVICE CENTER, PO BOX 5507, SIOUX FALLS, SD 57117

5256527	Email/Text: enotifications@santanderconsumerusa.com	Jan 30 2025 18:36:00	SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284
5256531	Email/Text: amieg@stcol.com	Jan 30 2025 18:36:00	STATE COLLS, 2509 S STOUGHTON ROAD, MADISON, WI 53716
5373006	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 30 2025 18:36:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5256529	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 18:36:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5647391	+ Email/Text: mtgbk@shellpointmtg.com	Jan 30 2025 18:36:00	The Bank of New York Mellon FKA The Bank of, New York,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, The Bank of New York Mellon FKA The Bank 29603-0826
5647390	+ Email/Text: mtgbk@shellpointmtg.com	Jan 30 2025 18:36:00	The Bank of New York Mellon FKA The Bank of, New York,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5405862	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 18:36:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5283323	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 18:36:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5256539	^ MEBN	Jan 30 2025 18:33:45	UPMC PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
5256540	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 30 2025 18:36:00	USDOE/GLELSI, 2401 INTERNATIONAL, MADISON, WI 53704-3121
5256541	EDI: VERIZONCOMB.COM	Jan 30 2025 23:34:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
5277365	EDI: AIS.COM	Jan 30 2025 23:34:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5256506		KAPLAN /3251 BUTLER STREET LLC, RETURNED MAIL, NO ADDRESS
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5256503	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5256518	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
Angela C. Pattison	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10 c/o Hill Wallack apattison@hillwallack.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Et Al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Michelle Charlene Rascoe DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 Larry Donnell Rascoe DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Et Al... bkgroup@kmllawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Larry Donnell Rascoe karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Michelle Charlene Rascoe karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Larry Donnell Rascoe</u>	Social Security number or ITIN xxx-xx-6756
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>Michelle Charlene Rascoe</u>	Social Security number or ITIN xxx-xx-2247
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:19-bk-04360-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry Donnell Rascoe
aka Larry Donnell Rascoe Sr

Michelle Charlene Rascoe
aka Michelle Rascoe

By the
court:

1/30/25



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.